

Information to identify the case:

Debtor 1 **Kathryn Marie Johnson**

Social Security number or ITIN **xxx-xx-7676**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of Minnesota**

Case number: **20-40855**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathryn Marie Johnson
asf North Country Enterprises, LLC

6/30/20

By the court: Kathleen H Sanberg
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on June 30, 2020
Lori Vosejpka Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of MinnesotaIn re:
Kathryn Marie Johnson
DebtorCase No. 20-40855-KHS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: admin
Form ID: mnbb318Page 1 of 1
Total Noticed: 18

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db +Kathryn Marie Johnson, 25493 165th St, Big Lake, MN 55309-9621
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 62484348 +Central Fleet Service & Parts, 12575 313th Ave, Princeton MN 55371-3492
 62484349 +Cora Lea Paige, 25493 165th St NW, Big Lake MN 55309-9621
 62484351 +Freedom Truck Finance, PO BOX 2508, Sioux City IA 51106-0508
 62484353 +Joe Johnson, 25493 165th, Big Lake MN 55309-9621
 62484354 +Metropolitan Anesthesia, PO Box 47159, Plymouth MN 55447-0159
 62484356 +Rebound Orthotics & Posthetics, 1073 South Hwy 15, Plaza 15, Hutchinson MN 55350

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Jul 02 2020 04:04:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Jul 02 2020 00:14:37 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 62484347 E-mail/Text: rcmbankruptcynotices@allina.com Jul 02 2020 00:15:15 Allina Health,
 PO Box 43, Minneapolis MN 55440-0043
 62484350 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 02 2020 00:24:45 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
 62519648 +EDI: FREETRUCKFIN Jul 02 2020 04:03:00 Freedom Truck Finance, PO BOX 515797,
 Dallas TX 75251-5797
 62488781 +EDI: AISACG.COM Jul 02 2020 04:04:00 Freedom Truck Finance, LLC,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 62484352 EDI: IRS.COM Jul 02 2020 04:03:00 Internal Revenue Service, Centralized Insolvency,
 PO Box 7346, Philadelphia PA 19101-7346
 62484355 +EDI: MINNDEPREV.COM Jul 02 2020 04:04:00 MN Dept of Revenue, Attn: Denise Jones,
 PO Box 64447, Saint Paul MN 55164-0447
 62484357 +E-mail/Text: participations@riverwoodbank.com Jul 02 2020 00:14:51 Riverwood Bank,
 1329 Pacific Ave, Benson MN 56215-1839
 62484358 +EDI: USBANKARS.COM Jul 02 2020 04:03:00 U.S. Bancorp, Attn: Bankruptcy,
 800 Nicollet Mall, Minneapolis MN 55402-7014

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com
 US Trustee ustpregion12.mn.ecf@usdoj.gov
 William P. Kain on behalf of Debtor 1 Kathryn Marie Johnson sonjaq@kainscott.com

TOTAL: 3